

United States Bankruptcy Court
Eastern District of New YorkIn re:
Teresa L Mancuso
DebtorCase No. 16-43860-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 50

Date Rcvd: Dec 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2016.

db Teresa L Mancuso, 451 Stafford Ave, Staten Island, NY 10312-2754
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 8862701 Alex Hecht, DDC, 515 Huguenot Ave, Staten Island, NY 10312-2658
 8862705 Amex Dsnb, PO Box 8218, Mason, OH 45040-8218
 8862710 Cach LLC, PO Box 5980, Denver, CO 80217-5980
 8862718 Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
 8862719 Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, PO Box 790040, Saint Louis, MO 63179-0040
 8862720 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
 8862727 Home Design-NHFA-GECRB, PO Box 965035, Orlando, FL 32896-5035
 8862731 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 8862733 +Rymr&flnign, 7230 Morgan Rd, Liverpool, NY 13090-4505
 8862735 Staten Island University Hospital, PO Box 29772, New York, NY 10087-9772
 8862744 Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Dec 12 2016 18:18:36

NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 12 2016 18:18:11
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8862702 EDI: AMEREXPR.COM Dec 12 2016 18:19:00 American Express, PO Box 1270, Newark, NJ 07101-1270
 8862703 EDI: AMEREXPR.COM Dec 12 2016 18:19:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 8862704 EDI: AMEREXPR.COM Dec 12 2016 18:19:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
 8862707 EDI: BANKAMER.COM Dec 12 2016 18:19:00 Bankamerica, PO Box 982238, El Paso, TX 79998-2238
 8862706 EDI: BANKAMER.COM Dec 12 2016 18:19:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
 8862709 EDI: TSYS2.COM Dec 12 2016 18:18:00 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
 8862708 EDI: TSYS2.COM Dec 12 2016 18:18:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 8862712 EDI: CAPITALONE.COM Dec 12 2016 18:19:00 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
 8862714 E-mail/Text: bankruptcy@capvps.com Dec 12 2016 18:18:17 Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288
 8862711 EDI: CAPITALONE.COM Dec 12 2016 18:19:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 8862713 E-mail/Text: bankruptcy@capvps.com Dec 12 2016 18:18:17 Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
 8862715 EDI: CHASE.COM Dec 12 2016 18:19:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 8862716 EDI: CHASE.COM Dec 12 2016 18:19:00 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 8862717 EDI: CITICORP.COM Dec 12 2016 18:19:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 8862721 EDI: DISCOVER.COM Dec 12 2016 18:19:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 8862722 EDI: DISCOVER.COM Dec 12 2016 18:19:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
 8862723 EDI: TSYS2.COM Dec 12 2016 18:19:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 8862725 EDI: RMSC.COM Dec 12 2016 18:19:00 GECRB/Amazon, PO Box 960013, Orlando, FL 32896-0013
 8862724 EDI: RMSC.COM Dec 12 2016 18:19:00 Gap silver Card, PO Box 965003, Orlando, FL 32896-5003
 8862726 E-mail/Text: bankruptcies@halstedfinancial.com Dec 12 2016 18:18:25
 Halstead Financial Services, PO Box 828, Skokie, IL 60076-0828
 8862728 EDI: CBSKOHLS.COM Dec 12 2016 18:19:00 Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
 8862729 +EDI: CBSKOHLS.COM Dec 12 2016 18:19:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 8862730 EDI: RMSC.COM Dec 12 2016 18:19:00 Lowes, PO Box 960097, Orlando, FL 32896-0097
 8862732 +EDI: PRA.COM Dec 12 2016 18:18:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 8862734 EDI: SEARS.COM Dec 12 2016 18:19:00 Sears/Cbna, PO Box 6189, Sioux Falls, SD 57117-6189

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

8863904	EDI: RMSC.COM Dec 12 2016 18:19:00	Synchrony Bank, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8862740	EDI: TFSR.COM Dec 12 2016 18:18:00	Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026
8862741	EDI: TFSR.COM Dec 12 2016 18:18:00	Toyota Mtr, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
8862736	EDI: WTRRN BANK.COM Dec 12 2016 18:19:00	Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
8862737	EDI: WTRRN BANK.COM Dec 12 2016 18:19:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
8862738	EDI: CITICORP.COM Dec 12 2016 18:19:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
8862739	EDI: TFSR.COM Dec 12 2016 18:18:00	Toyota Motor Credit Co, 1000 Bridgeport Ave # 4T, Shelton, CT 06484-4660
8862742	EDI: USAA.COM Dec 12 2016 18:18:00	Usaa Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002
8862743	EDI: USAA.COM Dec 12 2016 18:18:00	Usaa Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002

TOTAL: 36

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2016 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Teresa L Mancuso kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Teresa L Mancuso		Social Security number or ITIN xxx-xx-5069
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
			EIN -----
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800			
Case number:	1-16-43860-cec		Chapter: 7

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Teresa L Mancuso

IT IS FURTHER ORDERED:

- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 12, 2016

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.